

Escape of Water Prevention and Mitigation

People often associate the need for buildings insurance with the need to protect themselves and their property from 'High Profile' risks such as Fire, Flood or Theft.

Damage to buildings from Escape of Water can fly under the radar but it is not always realised how much damage and distress a water leak from a burst pipe can cause. Studies show that over £1.8million per day is paid out in Escape of Water insurance claims¹ and that over 1 in 3 notified claims relate to Escape of Water²

The amount of time it can take to rectify the leak, ensure a property is fully dry and then proceed to repair any damage means that your home can be impacted by any leak for an extended period of time causing disruption to you and your family

Whilst insurance cover provides you with protection should an escape of water occur, there are a few simple steps and checks which can be taken to reduce the risk of a leak occurring or to reduce the impact of this where it does.



- **Inspections:** Regularly check pipes which can be easily accessed including where appliances are plumbed in, sink traps, toilet cisterns, etc., for any signs of leaks or drips which if left over time could result in a major failure of the pipe work.
- **Boiler Pressure:** A boiler which is dropping pressure can indicate a leak in the system and one which could be in hidden pipework. Regularly checking your boiler for any drop in pressure can help in spotting where a leak could be occurring before it causes any damage to your home
- **Bathrooms:** The effectiveness of sealants around baths and shower trays along with grout in tiles can deteriorate over time and where this fails water can then leak through. Inspecting and resealing or re-grouting as needed can stop this from occurring.
- **Leak detection devices:** There a number of ways these can operate but the most common are devices which monitor your typical water usage and if they see an increase in usage which could point to a leak will automatically turn off your water supply

- **Unoccupied Homes:** A leak which occurs in an unoccupied property has the potential to cause significant damage as the leak could be left unchecked over an extended period of time resulting in gallons of water entering your home. If you are leaving your home for an extended period of time ideally shut down the water supply to your home. If this is not possible then follow the advice in regards to winter months.
- **DIY:** When undertaking DIY, check for any hidden pipes before drilling or hammering nails into walls or flooring.
- **Winter months:** Cold weather can cause water in pipes to freeze, expanding the pipe and causing cracking / splitting or failure of joints. As the water thaws, escape of water will then occur from where pipes have failed. Steps can be taken to reduce this risk of this occurring including:
 - Running the heating for at least an hour a day, or longer in extreme cold conditions will help maintain heat in the property
 - If present, ensure that any anti freeze setting on a boiler/thermostat is switched on
 - Any pipes which are more susceptible to cold conditions such as those in a loft or which go outside the property should be lagged
 - Leaving the loft hatch open is also helpful in allowing heat to enter the loft space where a lot of pipework and apparatus is situated, particularly in older properties
 - Ask a friend or neighbour to check on the property, if the property is left unoccupied to ensure everything is ok
- **Stopcock:** Identify where your stopcock is and check that it is still able to be turned as they can over time seize up. Where a leak occurs the ability to shut off water supply can significantly reduce the impact and damage a leak could occur.
- If you live in a flat and the source of the water is from a neighbouring property this should be reported to the occupier / owner of the flat immediately and any managing agent.



Source 1 – ABI <https://www.abi.org.uk/news/news-articles/2018/12/is-water-damage-covered-by-insurance/>

Source 2 = Avid's own claims data

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